



# BAM State Employer Business Rules



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# Agenda

- Using the CalPERS Website
- Membership
- Account Codes
- Benefits
- Working after Retirement
- Resources

[Home](#)[Active Members](#)[Retirees](#)[Employers](#)[myCalPERS Log In](#)[Actuarial Services](#) | [Benefit Programs](#) | [Contracts](#) | [my|CalPERS Technical Requirements](#) | [Policies & Procedures](#)

## Employers

### Fall 2019 Employer News Now Available

Learn how to prefund pension contributions through our new trust fund in the latest Employer News.

[Read the Newsletter](#)

### I Want To ...

- [Attend Training & Events](#)
- [Find myCalPERS Student Guides](#)
- [Join the CalPERS Health Program](#)
- [Learn About Open Enrollment](#)
- [Review Policies & Procedures](#)
- [Search Actuarial Reports](#)
- [View Employer Contributions](#)



### Resources

- [CalPERS 457 Plan](#)
- [CEPPT](#)
- [CERBT](#)
- [Circular Letters](#)
- [Governmental Accounting Standards Board \(GASB\)](#)
- [Health Plan ZIP Codes](#)



### Forms & Publications

- [CalPERS Employer News \(PDF\)](#)
- [Health Benefits Plan Enrollment for Active Employees \(HBD-12\) \(PDF\)](#)
- [Optional Benefits Listing \(PDF\)](#)
- [Public Agency & Schools Reference Guide \(PDF, 1.57 MB\)](#)
- [State Reference Guide \(PDF, 2 MB\)](#)



Home

Active Members

Retirees

Employers

my | CalPERS Log In

[Home](#) > [Email Subscriptions](#)

## Email Subscriptions

- **All Board Meeting Notices and Agenda Alerts**

Access Board meeting notices and agendas as soon as they are available.

- **Ambassador Program Newsflash**

Know the best practices for communicating the facts about pensions.

- **CalPERS Legislative News**

Receive updates on CalPERS policy issues and actions.

- **CalPERS Long-Term Care Program Alert**

Stay up-to-date with Long-Term Care Program news and updates.

- **CalPERS News**

Get updates on important issues and events as the news happens.

- **Employer Bulletin**

Get customized employer news, Circular Letters, and event updates.

- **Member Education Bulletin**

Learn when our member education events, webinars, and instructor-led classes will be held.

- **State Social Security Administrator Program Newsletter**

Learn about Social Security and Medicare coverage for state and local government employees.

### Subscribe to our newsletters and alerts

To get started, enter your email address below and select **Subscribe**. You'll choose or change your subscriptions on the next page.

**Email Address****Subscribe**

[Home](#)[Active Members](#)[Retirees](#)[Employers](#)[my| CalPERS Log In](#)[Home](#) > [Contact](#)

## Contact

[Customer Satisfaction Survey](#)[Ethics Helpline](#)[Headquarters & Regional Offices](#)[Organization Directory](#)[Public Records Requests](#)[Questions, Comments, & Complaints](#)[Tours & Speakers](#)

### Want to Reach Us?

**Hours:** Monday - Friday, 8:00 a.m. to 5:00 p.m.  
We're closed on state holidays.

**Phone:** 888 CalPERS (or 888-225-7377)

**TTY:** (877) 249-7442

**Fax:** (800) 959-6545

**International Calls:** +1 916-795-3000



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# System Access Administrator (SAA)

## SAA responsibilities

- Managing access roles for staff
- Main point of contact for your agency
- Maintaining accounts

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# System Access Administrator

## New Contact Checklist

- Meant to aid employers with SAA responsibilities

## User Access Exit Checklist

- Deactivate contacts
- Reactivate a user account
- Locking and unlocking
- Deleting accounts



Common Tasks

Reports  
Document History  
Inquiry List  
Submit Inquiry

Menu

Person Search  
Contact Personal  
Security Settings

## Welcome Employer News

**For Direct Authorization Vendors, Health Plan Business Partners, and Dental Plan Carriers:**

- [2017 Important Dates for Direct Authorization Vendors](#) (PDF)
- [Direct Authorization Vendor User Guide](#) (PDF, 4.43 MB)
- [my|CalPERS Enhancements Presentation](#) (PPT, 3.65 MB)

## Cognos Reports

- Visit [my|CalPERS Employer Reports \(Cognos\)](#) to view the updated list of available reports.
- View [my|CalPERS Cognos Reports Browser Requirements](#) (PDF) to ensure your browser is properly configured.
- View [my|CalPERS Course 205: So You Want to Run a Cognos Report?](#) (PDF) for instructions on how to generate reports.





# Welcome to IBM Cognos Analytics

Get started by opening a dashboard, report or story!

## Recent



REPORT

1959 Survivor Billing Validation  
Member Report

7/18/2018 10:21 AM



Drag and drop your files or [browse](#)

### Document History Search

Document <input type="text"/>	Document <input type="text"/>
Category: <input type="text"/>	Type: <input type="text"/>
Document <input type="text"/>	Document <input type="text"/>
Number: <input type="text"/>	Name: <input type="text"/>
Begin Date: <input type="text"/>	End Date: <input type="text"/>
Status: <b>Distributed</b> <input type="text"/>	Document <input type="text"/>
<input type="checkbox"/> Multi-Document Print	<input type="checkbox"/> Display Thumbnail

Search Clear

### Search Results

To change the customer and Case of a document, select the document and click "Association."  
 To override an In Progress document, select the document to override and click "Override Draft."  
 To remove an In Progress document, select document and click "Remove Draft."  
 To re-distribute a previously generated or distributed document, select the document and click "Redistribute Document."

Document Number	Document Name	Date	Date Received	Source	Status	Document Detail	Print Locally
<input type="radio"/> <a href="#">my CalPERS 0926 93228920 - 1 p.</a>	First Payment Acknowledgement Letter for Employers	07/21/2016	N/A	Outgoing	Distributed	<a href="#">View</a>	<a href="#">Print Locally</a>
<input type="radio"/> <a href="#">my CalPERS 0926 93184242 - 1 p.</a>	First Payment Acknowledgement Letter for Employers	07/18/2016	N/A	Outgoing	Distributed	<a href="#">View</a>	<a href="#">Print Locally</a>
<input type="radio"/> <a href="#">my CalPERS 0926 93183675 - 1 p.</a>	First Payment Acknowledgement Letter for Employers	07/18/2016	N/A	Outgoing	Distributed	<a href="#">View</a>	<a href="#">Print Locally</a>
<input type="radio"/> <a href="#">my CalPERS 0926 93183163 - 1 p.</a>	First Payment Acknowledgement Letter for Employers	07/18/2016	N/A	Outgoing	Distributed	<a href="#">View</a>	<a href="#">Print Locally</a>
<input type="radio"/> <a href="#">my CalPERS 2288 93168759 - 2 pp.</a>	Admin Fee - Arrears-Employer Paid (20283)	07/15/2016	N/A	Outgoing	Distributed	<a href="#">View</a>	<a href="#">Print Locally</a>
<input type="radio"/> <a href="#">my CalPERS 2235 93168758 - 2 pp.</a>	Public Agency Adjustment Invoice	07/15/2016	N/A	Outgoing	Distributed	<a href="#">View</a>	<a href="#">Print Locally</a>

Home

Profile

Reporting

Person Information

Education

Other Organizations

My Home

Requests

Common Tasks

Menu

Person Search

Contact Personal Security Settings

Contact Information

By providing the required personal data with your inquiry, you are helping our agents expedite your response. The following fields have been populated with the contact information you have on file. Changes made for this inquiry will not update the information we have on file for you. You can also visit our [Contact Us](#) page to find out other ways to reach us for assistance.

**Category:\*** Other

**Associated Case:**

**Program:** CalPERS

**Preferred Method of Response:** Email

**Address:** P.O. BOX 9050

**Country:** United States

**City:** COSTA MESA

**State:** California

**ZIP Code:** 95822

**Work/Daytime Phone Number (Btwn. 8:00am - 5:00pm):** 916-000-1111

**Email:** Sally.Sample@COE.US.Net

Inquiry

Please submit your inquiry.

**Inquiry:\*** Member CalPERS ID  
Full description of issue  
Payroll period dates  
Invoice numbers  
Document numbers

# Membership Qualifications



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# Identifying membership status

## Four methods of checking membership

1. PIMS
2. my|CalPERS - Person Information
3. Customer Contact Center
  - **888 CalPERS** (or 888-225-7377)
4. Membership Unit Services Team
  - [Membership\\_Reporting@calpers.ca.gov](mailto:Membership_Reporting@calpers.ca.gov)

# Person search

[Home](#) [Profile](#) [Reporting](#) [Person Information](#) [Education](#) [Other Organizations](#)

## Person Search

Please enter the Social Security Number or CalPERS ID of the person for whom you are searching.

**SSN / Federal or Individual**

**Tax ID:**

**CalPERS ID:**

Search

## Hire Date

Please enter the anticipated or actual hire date for the person you are searching for. By entering this information, you acknowledge that all Participant employee information accessible to you will be used only to assist you for employee enrollment purposes.

**Anticipated or Actual Hire Date:** \* 10/28/2019 x

Continue

# Person search

Home	Profile	Reporting	Person Information	Education	Other Organizations
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Summary

Health Enrollment

Common Tasks

Menu

Contributory Appointment History

Employee Rate Summary

Summary

Profile

**Name:** John Q Public

**CalPERS ID:** 3954480536

**Prior School Membership:** No

**Member:** Yes

**Membership Date:** 01/01/2017

**ARP:** No

**5 Year Service Credit:** No

**Last Reporting Date:**

**Optional Member:** No

**Prior School Membership Date:**

**Retired:** No

**Retirement Date:**

**ARP Effective Date:**



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# Identifying membership eligibility

Immediate membership required on date of hire

- Permanent full-time
- Part-time, 20 hours, one year or longer
- Temporary full-time, excess of 6 months

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# Identifying membership eligibility

Irregular time base – monitored positions

- Temporary agencies
- On-Call
- Seasonal
- Intermittent
- Part-time, less than 20 hours a week

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## Optional Membership – G.C. 20320 - 20324

- Government code provides “optional” membership rights for elected and appointed officers of the state.
- Optional members are excluded unless an election for membership is filed with CalPERS.
- Four eligible classes:
  1. State Officers Elected by the People (my|CalPERS 0841)
  2. Appointees of State Officers (my|CalPERS 0842)
  3. Officers of the Senate or Assembly (my|CalPERS 0841)
  4. Legislative (my|CalPERS 0840)

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# Identifying membership eligibility

## Excluded Membership – Government Code (G.C.) 20300

- Independent Contractors / Consultants / Contract Employees
- Excluded by law

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## Excluded Membership - G.C. 20300 - 20303

- Members of other retirement system – for the same position
- Health & Welfare or Trade Rate employment
- Independent contractors
- Inmates of state institutions
- Student aides in the special schools of State Department of Education
- California Conservation Corps participants

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# Membership Documentation

- Notice of Exclusion
- Member Reciprocal Self-Certification

## Notice of Exclusion

Offered to all who do not qualify


Provides specific reason for exclusion

Collect signature and provide copy to employee

Save document in employee file



# Notice of Exclusion Form - PERS AESD 139S

 <b>NOTICE OF EXCLUSION FROM CalPERS MEMBERSHIP FOR STATE AGENCIES</b>		
1. SOCIAL SECURITY NUMBER 000-11-2222	Your employer is legislatively mandated to provide an employee benefit package which includes service retirement, death, and disability benefits through the California Public Employees' Retirement System.	
2. CURRENT NAME (LAST) Sample	(MIDDLE) Q	(FIRST) Sally
3. NAME OF DEPARTMENT XXX		4. JOB OR POSITION TITLE Analyst I
5. TERM OF APPOINTMENT <input type="checkbox"/> PERMANENT <input type="checkbox"/> TEMPORARY	6. IF TEMPORARY, ENTER NEAREST NUMBER OF WHOLE MONTHS THE APPOINTMENT IS EXPECTED TO LAST.  MONTHS	7. APPOINTMENT DATE MM DD YYYY  
8. TIME BASE <input type="checkbox"/> FULL-TIME <input type="checkbox"/> INDETERMINATE <input type="checkbox"/> PART-TIME IF PART TIME, ENTER THE FRACTION OF FULL TIME:		
<p><b><i>In your present position with this agency, you are excluded from CalPERS membership because:</i></b></p> <div style="background-color: yellow;"> <input type="checkbox"/> 1. Your full-time seasonal or limited term appointment is limited to 6 months or less.  <input type="checkbox"/> 2. Your part-time appointment is limited to less than an average of 20 hours per week for less than one year.  <input type="checkbox"/> 3. Your appointment is an on-call, intermittent, emergency, substitute, or other irregular basis which excludes you from membership until you have worked 1,000 hours (or 125 days if paid on per diem basis) this fiscal year.  <input type="checkbox"/> 4. Your position is excluded by law.  <input type="checkbox"/> 5. You are an independent contractor (Personal Services Contract).         </div>		

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# Enrollment Level – Public Employee Pension Reform Act (PEPRA)

## Definition of a New Member – G.C. 7522.04

- No prior membership in any CA public retirement system prior to 1/1/2013
- Moved between public retirement systems after 1/1/2013 and not subject to reciprocity
- Break in service greater than six months returning to a new CalPERS employer

All State departments, including CSU, are considered the same employer

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# Identifying membership eligibility

## Definition of a Classic Member – G.C. 7522.04

- Members that do not fit within the definition of “New Member” are considered “Classic Members”

## Reciprocal Self-Certification

Offered to all new hires

Employee has 10 days

Determines retirement benefit enrollment level

Does not establish reciprocity

# Reciprocal Self-Certification Form EAMD-801

Complete the following information and return this form to your personnel office **within 10 business days**. To ensure this form is completed correctly, please reference the enclosed List of Qualifying Public Retirement Systems and instructions.

## Section 1. Member Information

Member Name:		
(Last)	(First)	(Middle)
Date of Birth:		CalPERS ID:
Membership Status in Qualifying Public Retirement Systems: <input type="checkbox"/> I have not been a member of a qualifying public retirement system in California. (skip to section 3) <input type="checkbox"/> I have membership in a defined benefit plan under a qualifying public retirement system in California other than CalPERS. (complete section 2 with membership information for each qualifying public retirement system)		

## Section 2. Qualifying Reciprocal Membership Information

Name of Most Recent Public Retirement System:	Membership Date: / /	Separation Date*: / /	<input type="checkbox"/> Retired* or <input type="checkbox"/> Refunded* Date: / /
Name of Prior Public Retirement System:	Membership Date: / /	Separation Date*: / /	<input type="checkbox"/> Retired* or <input type="checkbox"/> Refunded* Date: / /
Name of Prior Public Retirement System:	Membership Date: / /	Separation Date*: / /	<input type="checkbox"/> Retired* or <input type="checkbox"/> Refunded* Date: / /

*\*Please provide dates, if applicable. Not all sections may be applicable for each Public Retirement System.*

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# Enrolling/reporting membership - G.C. 20283

## Timely enrollment of employees into CalPERS

- 90 day timeframe
- State and CSU appointments are added in PIMS
- my|CalPERS updates with appointment information from PIMS within 24 to 48 hours
- Not enrolled within 90 days then employer becomes responsible for member contributions and \$500 administrative cost

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# Maintaining member status changes

Demographic changes are input via PIMS

- Name
- Address
- Social Security number
- Birth date
- Gender



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# Maintaining member status change updates

Please keep your employees accounts updated with

- Begin leave of absence
- End leave of absence
- Permanent separation

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# Membership Information

Does the employee qualify for CalPERS?

- If NO, then place the member into Part-time, Seasonal and Temporary (PST)
- If YES, then employee contributes into CalPERS

# Account Codes



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# Personnel Action Request (PAR)

Correct account codes determine:

- Collective Bargaining Unit (CBU)
- Member Category
- Social Security
- Medicare
- Final Compensation period
- Concurrent Employment
- First tier or Second tier

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# Account Code Index

## Personnel Action Manual - Section 2.62 Item 505

- Contact Personnel & Payroll Services Division  
Customer Contact Center (916)-372-7200  
if you need assistance

# Benefits



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# Retirement Formulas – Miscellaneous

## Classic

- 2.0% @ 55
- 2.0% @ 60
- 1.25% @ 65

## New formula

- 2.0% @ 62
- 1.25% @ 67



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# Retirement Formulas – Safety

## Classic

- 2.0% @ 55
- 2.5% @ 55
- 3.0% @ 50
- 3.0% @ 55
- 2.5% @ 55
- 2.5% @ 60

## New formula

- 2.7% @ 57
- 2.5% @ 57
- 2.0% @ 57

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# State Benefit Provision

## Minimum provisions

- Military Leave of Absence
- Sick Leave Credit
- Retired Death Benefit - \$2,000
- Pre-Retirement option 2W

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# Service Retirement Eligibility

## First Tier members

- Age 50 for Classic and all Safety
- Age 52 Miscellaneous as of 01/01/2013
- 5 years of Earned Service Credit

## Second Tier members

- Age 55
- 10 years of earned service credit

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# State Second Tier

## Second Tier

- Election required
- 180 day election period
- Prospective election
- 3.75% contribution rate
- 1.25% @ 67

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# Service Retirement Calculation



**Pension/Unmodified Allowance**

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# Service Credit Earning Rates

Fiscal Year July 1 – June 30

- 10 Months full-time employment = 1 year of service credit

Pay type	Service credit earned
Monthly	1 month = one tenth (0.1)
Daily	215 days = 1 year
Hourly	1720 hours = 1 year

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# Common Service Credit Purchase Options

Redeposit of Withdrawn Contributions

Service Prior to Membership

Military Service

Leave of Absence

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# Benefit Factor

Determines the percentage of final compensation for years of service credit earned

- Based on contracted Retirement Formula
- Employee's age at retirement
- Employee's birthday quarters



# Birthday Quarters

2<sup>percent</sup>  
@62

2% at Age 62 Benefit Formula				
Minimum Age for Retirement 52				
Membership Date on or After January 1, 2013				
Age	Exact Year	¼ Year	½ Year	¾ Year
52	1.000	1.025	1.050	1.075
53	1.100	1.125	1.150	1.175
54	1.200	1.225	1.250	1.275
55	1.300	1.325	1.350	1.375
56	1.400	1.425	1.450	1.475
57	1.500	1.525	1.550	1.575
58	1.600	1.625	1.650	1.675
59	1.700	1.725	1.750	1.775
60	1.800	1.825	1.850	1.875
61	1.900	1.925	1.950	1.975
62	2.000	2.025	2.050	2.075
63	2.100	2.125	2.150	2.175
64	2.200	2.225	2.250	2.275
65	2.300	2.325	2.350	2.375
66	2.400	2.425	2.450	2.475
67 or older	2.500	2.500	2.500	2.500

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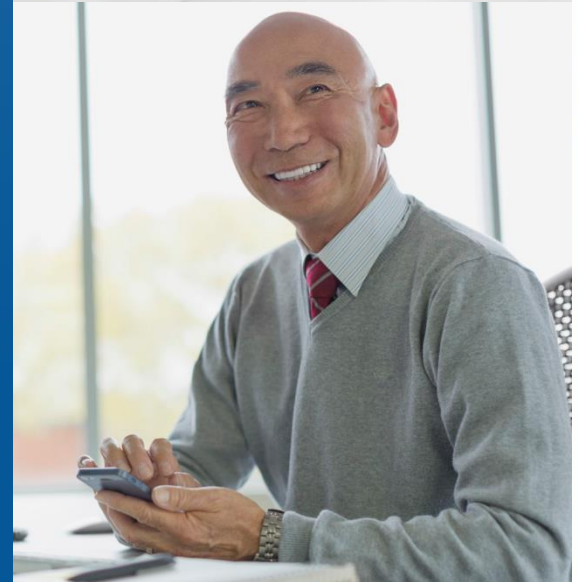
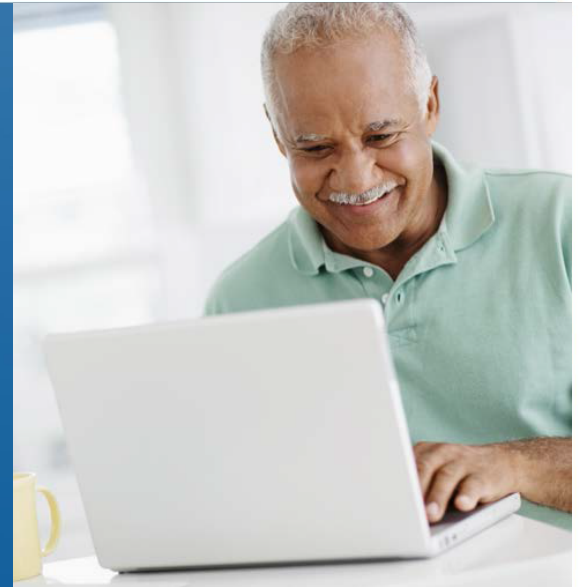
# Final Compensation

- Based on employee's reportable compensation
- Not based on earnings
- The highest consecutive 12 or 36 month period
- Modified based on Social Security coordination

# Service Retirement Calculation

Service Credit	X	Benefit Factor	X	Final Comp	=	Monthly Retirement
5	X	2.00 = 10%	X	\$5,000.00 - 133.33 \$4,866.67	=	\$486.66
					+	
20	X	2.00 = 40%	X	\$5,000.00	=	<u>\$2,000.00</u>
					Total	\$2,486.66

# Working After Retirement



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## Retired Annuitant – G.C. 21220-21230

### Eligibility wait periods

- Bona fide separation in service (G.C. 21220.5) & (CCR 586.2)
- Greater than 180 day break in service (G.C. 7522.56)

### General requirements

- Compensation paid within salary schedule for that position
- Limited duration/extra help
- Retiree skills

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# Retired Annuitant – G.C. 21220-21230

## Requirements

- Must not exceed 960 hours in a fiscal year
- No contributions, no service credit earned, no benefits, no vehicle and/or compensation

## Employer checklist for hiring CalPERS retirees

- Independent Contractor (CalPERS retiree - PEPRA)
- Circular Letter 200-002-14

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# Retired Annuitant – G.C. 21220-21230

## Reporting

- Enroll RA within 30 days or \$200.00 fee
- Must report payroll & hourly pay rate or \$200.00 fee
- Reporting only pay rate within the publicly available pay schedule

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# Reinstatement from a Service Retirement

## Employer Responsibility

- Provide firm start date
- Complete section 2
- Create new appointment
- Report payroll
- Pay employer contributions

## Member Responsibility

- Complete section 1 and 3 on reinstatement application
- Send application to CalPERS

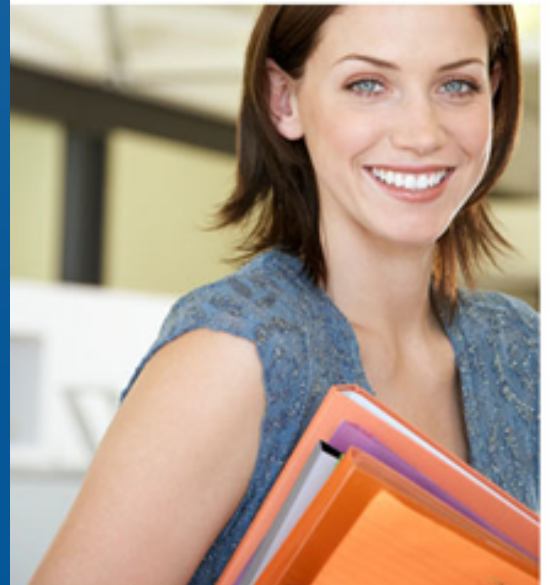
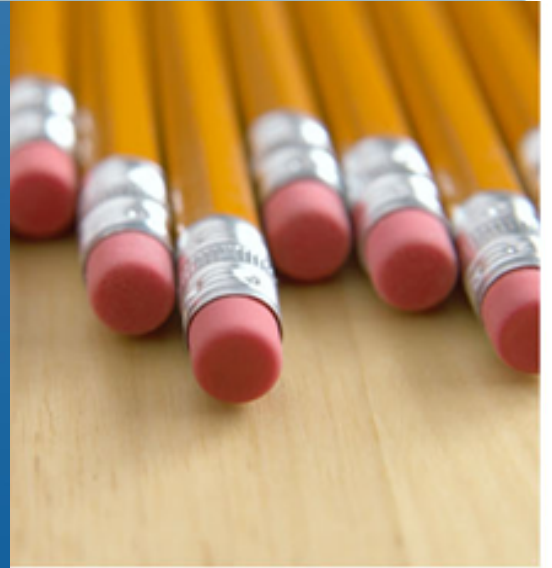


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# Consequences of unlawful employment G.C. 21220

- Reinstatement from retirement
- Repayment of retirement allowances received
- Employer contributions
- Employee contributions
- Golden Handshake

# Resources



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# Additional Employee Support

## Forms

Pre-retirement Beneficiary

Special Power of Attorney

## Call CalPERS Immediately

Report imminent death

Death of active member

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# Employer and Member Education

## Employer Education

- Business Rules Training
- System Training
- Disability Retirement Resource Guide
- Educational Forum
  - Virtual: Fall of 2021

## Member Education

- CalPERS Benefits Education Events (CBEEs)
- Webinars
- Member Self-Service
- Regional Office
  - Retirement classes
  - New member classes

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# my|CalPERS System Training

## Instructor-Led Offerings

- Employer Reports (Cognos)
- Health Enrollment
- Payroll Adjustments
- Payroll Reporting
- Retirement Enrollment

## Student Guides

- Provides step actions on how to process transactions and view information

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# my|CalPERS System Training

## Online Classes

- 24-hour availability
- Convenient access
- Sixty-seven online training classes

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# my|CalPERS System Training

## Resources

- Employer Education Schedule (PDF)
- Employer Education Resources (PDF)

For training requests, please contact the employer education teams at:  
[CalPERS\\_Employer\\_Communications@calpers.ca.gov](mailto:CalPERS_Employer_Communications@calpers.ca.gov)

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# Social Networking

- Follow us on Twitter: <http://twitter.com/CalPERS>
- Find us on Facebook: <http://facebook.com/myCalPERS>
- View videos on YouTube





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# Thank you for joining us today.

The information provided in this presentation is for your convenience and reference as a general guide only and cannot be relied upon as an authoritative source for the law, practices, or policies of CalPERS. While CalPERS strives to include only accurate, timely and complete information in its employer training, sometimes information provided in printed materials may be or become inaccurate, untimely, incomplete, unclear or misleading. In all instances, the law then in effect, not this presentation, controls the application of the Public Employees' Retirement Law. It is the business partners responsibility to independently verify the accuracy of the information contained in this presentation before engaging in a course of action.